

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Attorney Docket No. 14311US02)**

In the Application of:

Jeyhan Karaoguz, et al.

Serial No. 10/672,653

Filed: September 26, 2003

For: CARD-BASED AND
INDEPENDENT SERVER-BASED
BILLING AND AUTHORIZATION
SYSTEM IN A MEDIA EXCHANGE
NETWORK

Examiner: Chuong C. Ngo

Group Art Unit: 2193

Confirmation No. 8223

Electronically filed on 11-JUL-2011

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The Applicant respectfully requests entry of the following Comments on the Statement of Reasons for Allowance into the official record for the above-identified application.

REMARKS

Claims 21-25 are allowed. The Applicant appreciates the Examiner's allowance of these claims and respectfully submits the following Comments on the Statement of Reasons for Allowance:

The Applicant respectfully submits that the Reasons for Allowance may potentially import interpretations into the claims in relation to the prior art that are unnecessarily limited and may place unwarranted interpretations upon the claims.

Such a characterization of the claims in view of the prior art may not properly take into account the Applicant's claimed invention as reflected in the claims, the specification and the prosecution history of the present application. Applicant believes that the claims, the specification, and the prosecution history in their entirety provide an adequate basis for the allowability of the claims.

Additionally, specific parts of the Examiner's reasons for allowance may pertain to limitations appearing in some of the claims, but not others of the claims. The Applicant respectfully submits that the Examiner has thoroughly examined the claims, recognized the limitations appearing or not appearing in each of the claims, and properly found the claims to be allowable based on the record.

CONCLUSION

If the Examiner has any questions or the Applicant can be of any assistance, the Examiner is invited and encouraged to contact the Applicant's attorney at the number listed below.

The Commissioner is authorized to charge any necessary fees or credit any overpayment to the Deposit Account of McAndrews, Held & Malloy, Ltd., Account No. 13-0017.

Respectfully submitted,

Date: 11-JUL-2011

/Ognyan I. Beremski/
Ognyan I. Beremski
Attorney for Applicant
Registration No. 51,458

McAndrews, Held & Malloy, Ltd.
500 West Madison Street, 34th Floor
Chicago, IL 60661
Telephone: (312) 775-8000
Facsimile: (312) 775-8100

(OIB)